

EXHIBIT A



RETAIL SCHEDULE OF FEES AND SERVICE CHARGES

EFFECTIVE MARCH 1, 2020

MONTHLY MAINTENANCE FEES

Product	Minimum Balance Requirement	Fee	Information
Extra Checking Account	\$500	\$7	If balance falls below minimum any day during the month.
Money Management Checking	\$1,500 in this account, or \$50,000 in combined qualifying deposits.	\$20	If balance falls below minimum any day during the month.
Second Chance Checking	No minimum balance requirement	\$10	Flat monthly fee, not eligible for overdraft protection.
Statement Savings Account	\$300	\$5	If balance falls below minimum any day during the month.
Extra Savings Account	\$500	\$5	If balance falls below minimum any day during the month.
Money Market Deposit Account	\$2,500	\$10	If balance falls below minimum any day during the month.

ATM/DEBIT CARD FEES

You may also be charged a fee when you use an ATM we do not own or operate by the ATM owner/operator and the owner/operator may charge you a fee for a balance inquiry even if you do not complete a transfer or withdrawal.

Deposits/Withdrawals	\$2	Per transaction, when performed at an ATM we do not own or operate.
Inquiries/Transfers	\$2	Per transaction, when performed at an ATM we do not own or operate.
Reject/Denial	\$.55	Per transaction, when performed at an ATM we do not own or operate.
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$35	Per withdrawal request paid on non-sufficient funds.
International Deposit/Withdrawal	\$3	Per transaction
International Inquiry/Transfer	\$2	Per inquiry
International ATM/POS Currency Conversion Fee	2.00%	Per transaction, percentage of amount withdrawn or spent will be charged as a fee
Card Replacement Fee	\$10	Per card (ATM or Debit)

COLLECTIONS, TRANSFERS, ACH

Outgoing Domestic Wire Transfer	\$25	Each
Outgoing International Wire Transfer	\$50	Each
Incoming Wire Transfer	\$20	Each
Incoming Collection from Other Bank	\$20	Each
Coupon Collection Fee	\$5	Each
Automatic Loan Payment Not Processed	\$10	After 3 attempts to make your payment
Returned ACH Items	\$35	Per item
Stop Payment on ACH	\$35	Per stop payment
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$35	Per ACH item paid on non-sufficient funds
Continuous Day Overdraft Fee	\$5	Per day, after 5 days with a continuous negative balance (up to \$35 per occurrence)

ACCOUNT USAGE AND MAINTENANCE

Early Closeout Fee	\$25	For checking and savings accounts, if account is closed within first 6 months of opening.
Early Withdrawal Fee	\$50	For Certificates, when a withdrawal is performed before maturity. Additional fees may apply. Refer to your account disclosure for more information.
Nonsufficient Funds	\$35	Per transaction
Uncollected Funds	\$35	Per transaction
Returned Loan Payment	\$20	Per returned payment
Return of Deposited Item	\$12	Per transaction
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$35	Per transaction
Checking Account Inactive Fee	\$10	Per month, if account has had no customer generated activity for 6 consecutive months.
Savings/Money Market Inactive Fee	\$5	Per month, if account has had no customer generated activity for 12 consecutive months.
Savings Overdraft Fee	\$10	Per occurrence, when your savings account is linked to your checking account and an overdraft occurs. Charged to your checking account.

BANK AND MISCELLANEOUS ITEMS

Stop Payment	\$35	Per each stop payment you request on a personal check.
Check Protest	\$25	Per protest (refers to a formal, written declaration stating that a check presented was dishonored.)
Certified Check	\$25	Per check written in which the bank guarantees the funds.
Check Orders	----	Prices vary

RETAIL SCHEDULE OF FEES AND SERVICE CHARGES (cont.)
Effective March 1, 2020**BANK AND MISCELLANEOUS ITEMS continued**

Return of Paid Checks	\$20	Per month
Check Images	\$5	Per statement cycle
CD of Account Statements and Images	\$50	Per disc
Money Orders	\$3	Per money order
Stop Payment on Money Orders	\$35	Per stop payment
Bank Checks	\$7	Per bank check
Stop Payment on Bank Check	\$35	Per stop payment
Visa Gift Card	\$3.95	Per card, when sold to a customer
	\$5.95	Per card, when sold to a non-customer (\$1,000 per day maximum)
Foreign Currency Orders	\$25	Per \$2,500 for overnight processing
	\$28	Per \$2,500 for priority overnight processing
Foreign Currency Exchange	1%	Of total exchanged
Foreign Draft Processing	\$10	Per occurrence
Locking Zipper Bag	\$50	Per bag

ADMINISTRATIVE AND INFORMATION SERVICES

IRA Administration Fee	\$10	Annually, for plans in distribution
IRA Transfer Fee	\$25	To transfer plan to another institution
Processing Legal Papers	\$100	Per occurrence
Cash Advance Fee	\$3	Per advance
Signature Guarantee	\$10	Per guarantee, unless funds are transferred to Pathfinder Bank or Pathfinder Investment Services.
Account Research/Reconciliation	\$40	Per hour, with a minimum of \$10
Checking Statement Mailing Fee	\$2	Per month, if receiving paper statements for a checking account
Returned Statement Fee	\$5	Per statement that is returned to us as undeliverable
Copy of Account Statements and other bank items	\$5	Per item(s) copied (other items include tax forms, personal checks, money orders, bank checks.)

INTERNET AND MOBILE BANKING

Monthly Maintenance Fee	Free
Bill Payments	Free
Mobile Banking	Free